

Information to identify the case:

Debtor 1	Shane M. Platteborze	Social Security number or ITIN	xxx-xx-5472
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-11011-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shane M. Platteborze

2/3/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Shane M. Platteborze
 Debtor

Case No. 19-11011-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Feb 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2020.

db
 15134790 +Shane M. Platteborze, 59 S. Myers Avenue, Sharon, PA 16146-2946
 15134792 +COMMUNITY BANK,N.A., P O BOX 628, OLEAN, NY 14760-0628
 DISCOVER BANK, PO BOX15316ATT:CMS/PROD DEVELOP, ATT:CMS/PROD DEVELOP,
 WILMINGTON, DE 19850-5316
 15134791 +David J. Apothaker, Esquire, 520 Fellowship Road, Suite C306,
 Mt. Laurel, New Jersey 08054-3410
 15134793 +Doyle & Hoefs, LLC, 2043 Springwood Road, York, Pennsylvania 17403-4836
 15134794 FARMERS NATIONAL BAN, 23 N BROAD, CANFIELD, OH 44406-1136
 15134795 HARLEY DAVIDSON FINA, 222 W ADAMSSUITE 2000, SUITE 2000, CHICAGO, IL 60606
 15134796 HUNTINGTON NATIONAL, PO BOX 1558DEPT EA4W25, DEPT EA4W25, COLUMBUS, OH 43216-1558
 15134799 +PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222-4747
 15134798 +PNC BANK, 3232 NEMARK DR, MIAMISBURG, OH 45342-5421
 15134800 +PNC BANK, NA, P.O.BOX 3180, PITTSBURGH, PA 15230-3180
 15134797 +Patenaude & Felix, 4545 Murphy Canyon Road, 3rd Floor, San Diego, California 92123-4363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2020 03:57:14 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Feb 04 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15134785 +EDI: GMACFS.COM Feb 04 2020 08:33:00 ALLY FINANCIAL, P O BOX 380901,
 BLOOMINGTON, MN 55438-0901
 15134786 +EDI: AMEREXPR.COM Feb 04 2020 08:34:00 AMERICAN EXPRESS, P.O. BOX 981537,
 EL PASO, TX 79998-1537
 15134787 +EDI: CAPITALONE.COM Feb 04 2020 08:34:00 CAPITAL ONE / BEST B, PO BOX 5253,
 CAROL STREAM, IL 60197-5253
 15134788 +EDI: CAPITALONE.COM Feb 04 2020 08:34:00 CAPITAL ONE / POLARI, PO BOX 5253,
 CAROL STREAM, IL 60197-5253
 15134789 +EDI: WFNNB.COM Feb 04 2020 08:34:00 COMENITY BANK/PIER 1, PO BOX 182789,
 COLUMBUS, OH 43218-2789
 15134801 +E-mail/Text: bankruptcy@bbandt.com Feb 04 2020 03:57:08 SHEFFIELD FINANCIAL, PO BOX 1847,
 WILSON, NC 27894-1847
 15134802 EDI: RMSC.COM Feb 04 2020 08:34:00 SYNCB/CARE CREDIT, C/O P.O. BOX 965036,
 ORLANDO, FL 32896-5036
 15134803 +EDI: RMSC.COM Feb 04 2020 08:34:00 SYNCB/LOWES, 4125 WINDWARD PLAZA,
 ALPHARETTA, GA 30005-8738
 15135060 +EDI: RMSC.COM Feb 04 2020 08:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15134804 +E-mail/Text: BKRMailOps@weltman.com Feb 04 2020 03:57:27 Weltman, Weinberg & Reis Co.,
 P.O. Box 93784, Cleveland, Ohio 44101-5784

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-1

User: bsil
Form ID: 318

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Total Noticed: 24

Date Rcvd: Feb 03, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2020 at the address(es) listed below:

Chester B. Scholl, Jr. on behalf of Debtor Shane M. Platteborze scholl@scholl.org,
wendy@fdgs-law.com

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4